

In re:
Nicole D. James
Debtor

Case No. 23-12980-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 05, 2023

User: admin
Form ID: pdf900

Page 1 of 2
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db	+ Nicole D. James, 8525 Mansfield Avenue, Philadelphia, PA 19150-3207

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 06 2023 00:40:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2023 00:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	+ Email/Text: BKEBN-Notifications@ocwen.com	Dec 06 2023 00:40:00	Wells Fargo Bank, National Association, as Trustee, 1661 Worthington Rd., Ste. 100, West Palm Beach, FL 33409-6493

TOTAL: 3

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	

District/off: 0313-2

User: admin

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on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trust
2005-OP2, Mortgage Pass-Through Certificates, Series 2005-OP2 andrew.spivack@brockandscott.com,
wbecf@brockandscott.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

MARK A. CRONIN

on behalf of Creditor U.S. Bank National Association as Trustee, successor in interest to Bank of America, National Association,
as Trustee, successor by merger to LaSalle Bank National Association, as Trustee for Merrill bkgroup@kmlawgroup.com

MICHAEL D. SAYLES

on behalf of Debtor Nicole D. James midusa1@comcast.net michaeldsaylesesq@comcast.net;r43253@notify.bestcase.com

STEPHEN R. STARKS

on behalf of Creditor Wells Fargo Bank National Association, as Trustee for Securitized Asset Backed Receivables LLC Trus
ryan.starks@brockandscott.com, wbecf@brockandscott.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: :
: Chapter 13
Nicole D. James, :
: Bankruptcy No. 23-12980 AMC
Debtors. :

ORDER

AND NOW, this 5th day of December, 2023, the Debtor having filed the above
bankruptcy case on October 2, 2023,

AND, the Debtor having filed five (5) prior bankruptcy cases before the present case:
Including case number 22-12407, a Chapter 13 case filed in the Eastern District of
Pennsylvania Bankruptcy Court on September 11, 2022, and dismissed on May 30, 2023, for
unreasonable delay;

AND, the docket of the present case reflecting that the Debtor has failed to file all
required documents,

AND, it appearing that it may be appropriate to enter an **order barring the Debtor from
filing future bankruptcy cases for a period of 365 days**, either individually or jointly, without
first obtaining this Court's permission, to the extent this Court finds that the Debtor filed this
case in bad faith,

It is hereby **ORDERED** that:

A **HEARING** to consider **DISMISSAL** of this case and **RESTRICTIONS** on the
Debtor's right to refile another bankruptcy case is **SCHEDULED on December 12, 2023, at
11:00 a.m. by telephone (1-877-873-8017 with access code: 3027681)** to show cause why this
bankruptcy case should not be dismissed for Debtor's failure to file all required documents.

It is **FURTHER ORDERED** that if the Debtor fails to appear at the hearing scheduled above, this case may be dismissed without further notice and an Order may be entered **barring the Debtor from filing future bankruptcy cases for a period of 365 days**, either individually or jointly, without first seeking court approval. See, e.g., In re Casse, 198 F. 3d 327 (2d Cir. 1999).



Ashely M. Chan
United States Bankruptcy Judge